

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

SHANE MICHAEL HETTISH
BRITTANY LAUREL HETTISH
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-11247

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/20/2019 and confirmed on 2/28/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		98,560.36
Less Refunds to Debtor	2,931.72	
TOTAL AMOUNT OF PLAN FUND		95,628.64

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	4,949.16	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,449.16

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PINGORA LOAN SERVICING LLC	0.00	55,392.26	0.00	55,392.26
	Acct: 8741				
	PINGORA LOAN SERVICING LLC	1,177.04	1,177.04	0.00	1,177.04
	Acct: 8741				
	WELLS FARGO BANK NA	0.00	0.00	0.00	0.00
	Acct: 6095				
					56,569.30

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	SHANE MICHAEL HETTISH	0.00	0.00	0.00	0.00
	Acct:				
	SHANE MICHAEL HETTISH	1,579.38	1,579.38	0.00	0.00
	Acct:				
	SHANE MICHAEL HETTISH	1,352.34	1,352.34	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,500.00	3,500.00	0.00	0.00
	Acct:				
	NISSAN-INFINITI LT	8,538.40	8,538.40	0.00	8,538.40
	Acct: 4341				
	WESTLAKE FINANCIAL SERVICES(*)	0.00	13,671.45	0.00	13,671.45
	Acct: 7781				
					22,209.85

Unsecured					
	BANK OF AMERICA NA**	3,337.22	667.81	0.00	667.81
	Acct: 3154				
	PORTFOLIO RECOVERY ASSOCIATES LLC	2,829.24	566.16	0.00	566.16
	Acct: 7084				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT MANAGEMENT COMPANY	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0783				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 5325				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 5425				
	DISCOVER PERSONAL LOANS**	5,334.26	1,067.44	0.00	1,067.44
	Acct: 9939				
	DISCOVER BANK(*)	4,447.16	889.92	0.00	889.92
	Acct: 6373				
	FRIENDLY FCU	0.00	0.00	0.00	0.00
	Acct: 1027				
	HEALTH CARE FINANCIAL SERVICES	0.00	0.00	0.00	0.00
	Acct: 3525				
	KOHL'S++	0.00	0.00	0.00	0.00
	Acct: 3952				
	PNC BANK NA	18,521.06	3,706.25	0.00	3,706.25
	Acct: 5821				
	PNC BANK++	0.00	0.00	0.00	0.00
	Acct: 2536				
	PNC BANK NA	735.91	147.26	0.00	147.26
	Acct: 6318				
	PNC BANK++	0.00	0.00	0.00	0.00
	Acct: 4866				
	JEFFERSON CAPITAL SYSTEMS LLC*	440.05	88.06	0.00	88.06
	Acct: 1936				
	JEFFERSON CAPITAL SYSTEMS LLC*	256.85	51.40	0.00	51.40
	Acct: 1608				
	TD BANK USA NA**	1,770.76	354.35	0.00	354.35
	Acct: 1742				
	TD BANK NA(*)	0.00	0.00	0.00	0.00
	Acct: 7184				
	GREAT LAKES HIGHER ED CORP	0.00	0.00	0.00	0.00
	Acct: 8581				
	WELLS FARGO	4,306.02	861.68	0.00	861.68
	Acct: 3989				
	GREAT LAKES HIGHER ED CORP	0.00	0.00	0.00	0.00
	Acct: 7581				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 1936				
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ROBERTSON ANSCHULTZ SCHNEID ET A	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	CHARLESTON AREA MEDICAL CENTER	0.00	0.00	0.00	0.00
	Acct:				
	HERTEL & BROWN PHYSICAL THERAPY	0.00	0.00	0.00	0.00
	Acct:				
					8,400.33

TOTAL PAID TO CREDITORS

87,179.48

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TOTAL CLAIMED	
PRIORITY	8,538.40
SECURED	1,177.04
UNSECURED	41,978.53

Date: 03/26/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

SHANE MICHAEL HETTISH
BRITTANY LAUREL HETTISH
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-11247

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Shane Michael Hettish
Brittany Laurel Hettish
Debtors

Case No. 19-11247-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Mar 27, 2025

Form ID: pdf900

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Shane Michael Hettish, Brittany Laurel Hettish, 2663 East 32nd Street, Erie, PA 16510-2705
15174085	+ Americo Federal Credit Union, 4108 Main Street, Erie, PA 16511-1968
15174088	+ Charleston Area Medical Center, 501 Morris Street, Charleston, WV 25301-1326
15174096	+ Friendly Federal Credit Union, 2000 Main Street, Aliquippa, PA 15001-2794
15174100	+ Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15196709	+ Northpointe Bank, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
15202512	+ PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662
15174108	+ Wells Fargo / Fmg, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2025 00:28:15	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	Mar 28 2025 00:12:00	Pingora Loan Servicing, LLC, Robertson, Anschutz, Schneid, Crane, 10700 Abbotts Bridge Road, 10700 Abbotts Bridge Road, Duluth, GA 30097-8458
15174083	+ Email/Text: bncnotifications@pheaa.org	Mar 28 2025 00:13:00	Aes / Pnc Bank, PO Box 61047, Harrisburg, PA 17106-1047
15174084	+ Email/PDF: AffirmBKNotifications@resurgent.com	Mar 28 2025 00:38:34	Affirm Inc, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15174086	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 28 2025 00:12:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15197392	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 28 2025 00:13:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15174087	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 28 2025 00:16:36	Capital One / Cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15174089	^ MEBN	Mar 28 2025 00:08:30	Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
15174090	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 28 2025 00:13:00	Comenity Bank / Eddie Baur, Po Box 182789, Columbus, OH 43218-2789
15174091	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 28 2025 00:13:00	Comenity Capital Bank / Boscov, Po Box 182120, Columbus, OH 43218-2120
15174092	+ Email/Text: bdsupport@creditmanagementcompany.com		

District/off: 0315-1

User: auto

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Date Rcvd: Mar 27, 2025

Form ID: pdf900

Total Noticed: 42

		Mar 28 2025 00:14:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15174094	Email/Text: mrdiscen@discover.com	Mar 28 2025 00:12:00	Discover Bank, Po Box 30954, Salt Lake City, UT 84130
15174095	Email/Text: mrdiscen@discover.com	Mar 28 2025 00:12:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15174093	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 28 2025 00:14:00	Department Of Education / Nelnet Loans, Po Box 82561, Lincoln, NE 68501-2561
15175655	Email/Text: mrdiscen@discover.com	Mar 28 2025 00:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15176413	+ Email/Text: dplbk@discover.com	Mar 28 2025 00:14:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15174097	+ Email/Text: hfs@vandaliahealth.org	Mar 28 2025 00:13:00	Healthcare Financial Services, 1204 Kanawha Boulevard East, Charleston, WV 25301-2907
15201668	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 28 2025 00:14:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15174099	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 28 2025 00:28:13	JPMorgan Chase Bank Auto, PO Box 901003, Fort Worth, TX 76101-2003
15529018	Email/Text: nsm_bk_notices@mrcooper.com	Mar 28 2025 00:13:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741
15174101	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 28 2025 00:12:00	Nissan - Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
15198345	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 28 2025 00:12:00	Nissan Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
15174102	+ Email/Text: specialassets@northpointe.com	Mar 28 2025 00:14:00	Northpointe Bank, 3333 Deposit Drive Ne, Grand Rapids, MI 49546-1469
15200952	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2025 00:12:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15174103	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2025 00:12:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15192224	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2025 00:27:34	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15174104	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2025 00:28:12	Syncb / Google, Po Box 965022, Orlando, FL 32896-5022
15174105	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2025 00:38:34	Syncb / TJMaxx, Po Box 965015, Orlando, FL 32896-5015
15174418	^ MEBN	Mar 28 2025 00:09:26	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15207294	+ Email/Text: bncmail@w-legal.com	Mar 28 2025 00:14:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15174106	+ Email/Text: bncmail@w-legal.com	Mar 28 2025 00:13:00	Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
15174107	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 28 2025 00:14:00	Us Department Of Education / Glelsi, 2401 International Lane, Madison, WI 53704-3121
15174109	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Mar 28 2025 00:27:35	Wells Fargo / Preferred, Po Box 14517, Des Moines, IA 50306-3517
15201583	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Mar 28 2025 00:16:35	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 34

District/off: 0315-1

User: auto

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Date Rcvd: Mar 27, 2025

Form ID: pdf900

Total Noticed: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nissan Motor Acceptance Corporation
cr		Nissan Motor Acceptance Corporation as Servicing A
cr		Northpointe Bank
15195813	*+	Northpointe Bank, 3333 Deposit Drive NE, Grand Rapids, MI 49546-1469
15174098	##+	Hertel & Brown Physical Therapy, 902 West Erie Plaza Drive, Erie, PA 16505-4536

TOTAL: 3 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2025 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor Pingora Loan Servicing LLC bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Daniel P. Foster	on behalf of Debtor Shane Michael Hettish dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Brittany Laurel Hettish dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor Nissan Motor Acceptance Corporation dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Pingora Loan Servicing LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Nissan Motor Acceptance Corporation as Servicing Agent for Nissan Infinity LT kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Marisa Myers Cohen	on behalf of Creditor Northpointe Bank ecfmail@mwc-law.com mcohen@mwc-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor Pingora Loan Servicing LLC amps@manleydeas.com

TOTAL: 10